

Our Home Free Long Distance Rate Comparisons Consumer Advice



May 5, 2000 Home Compare Rates Consumer Advice Newsletter About ABT

HELP ME!

Consumer advice to help make sense of it all

AWAY FROM HOME?

Calling Card Rates

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Using A Bell Tolls

At A Bell Tolls, we are dedicated to providing consumers and businesses accurate and helpful infintelligent decisions in their quests for telecommunications nirvana. Part of that charge is not only our site meets the needs of our customers, but also committing to creating a site that is easy to use, here is a basic rundown of our site and how things work at A Bell Tolls.

- How The Site Operates
- Using Our Rates Comparison Tables
 - Interstate / Intrastate / International / Tollfree Rates Tables
 - Calling Card Rates Tables
- · Using Our Calling Plan Pages
- Getting Consumer Advice to help you sort through all the lingo and identify ways that you may be able smart choices.



Our Rates Comparison Tables

INTERSTATE / INTRASTATE / TOLLFREE RATES TABLES:

Interstate Calling Plan	Minimum Day Eve Sat Charge
A Long Distance Plan*	\$19.00 5.00¢ 5.00¢ 5.00
Another Long Distance Plan	\$22.00 \$5.00¢ 5.00¢ 5.00

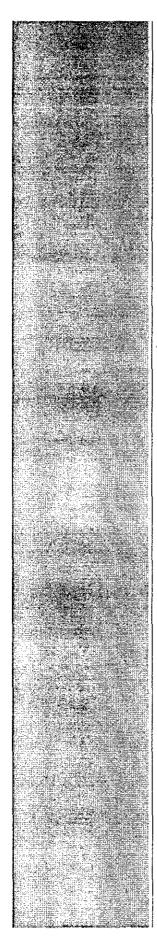
Within each classification of rates (Intrastate, Interstate, International, Calling Cards, Toll comparison table much like the one above. Each row in the table represents a single long d plan. One company may offer several different calling plans and may have several different tables.

Tables can be sorted by any column by clicking the column header. For example, you can Minimum Monthly Charges by clicking the words "Minimum Monthly Charge" at the top

Rates are listed based on a per-minute charge and are formatted as cents unless otherwise Charges is the exception and is generally presented as a dollar amount.

The Amounts You See in our tables may not match those that you hear or see advertised. hidden fees and taxes which increase the actual cost per-minute to you the caller. A Bell T hidden costs into account when calculating and reporting rates. This can be a complicated t many companies have plans whose rates vary depending on the length of a call. A Bell Tol what the cost would be to the average user. If you are a low or high volume user, meaning or a whole lot of calls, the rates may vary slightly.

Calling Plan: This column shows the name and provider of a long distance calling plan. C



link you to more information about that plan.

Minimum Monthly Charges: This column indicates the minimum amount you will have t This amount may include <u>PICC/USF</u> Fees, <u>Monthly Service Charges</u>, <u>Monthly Minimum</u> any other fee a provider may charge you each month for using its service. Basically, expec much per month even if you never make a phone call. Please note that additional taxes and applied by either or both the long distance provider and the local service provider. These t increase the actual minimum amount charged to you per month and will vary depending o long distance service providers. Visit our <u>Understanding Monthly Charges</u> page for more i this

Day / Night / Sat / Sun: Most long distance service providers break up any 24 hour or 7 d different classifications. These may include weekday daytime rates (Day), weekday evenin weekend or Saturday/Sunday rates (Sat / Sun). Plans may or may not charge different rates time or day of the week you place a call. Different plans may have different cut-off times, company may consider the daytime to be 7:00pm, while another may consider i 5:00pm. You will need to visit a given plan's information page in order to get that informat this by clicking on the name of the plan in the "Calling Plan" column.

Interstate Rate: This column appears on the Intrastate and International tables. Most provintrastate and international service also offer interstate service within the structure of its carates for interstate calls made with a given intrastate and international plan are listed in this column.

CALLING CARD RATES TABLES:

<u>Calling Cards</u>	Min Mo	imum nthly Day arge	Other Times	Per Call Surcharge
A Calling Card		2.00. 5.10¢	5.10¢	0.00¢
Another Calling Card	13-15-11-11 4-15-11-11-11-11-11-11-11-11-11-11-11-11-	7.30∉	7.30€	10.00¢

Within each classification of rates (Intrastate, Interstate, International, Calling Cards, Toll comparison table much like the one above. Each row in the table represents a single long d plan. One company may offer several different calling plans and may have several different tables.

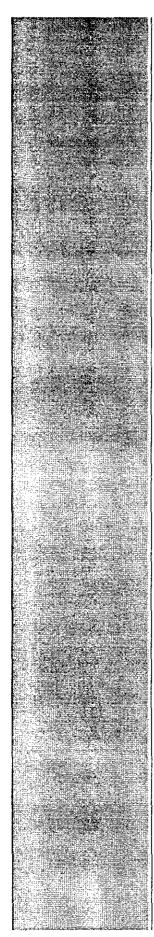
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Calling Plan: This column shows the name and provider of a long distance calling plan. C link you to more information about that plan.

Minimum Month ly Charges: This column indicates the minimum amount you will have This amount may include <u>PICC/USF</u> Fees, <u>Monthly Service Charges</u>, <u>Monthly Minimum</u> any other fee a provider may charge you each month for using its service. Basically, expec much per month even if you never make a phone call. Please note that additional taxes and applied by either or both the long distance provider and the local service provider. These t increase the actual minimum amount charged to you per month and will vary depending o long distance service providers. Visit our <u>Understanding Monthly Charges</u> page for more i this.



Day / Other Times: Most long distance service providers break up any 24 hour or 7 day classifications. These may include weekday daytime rates (Day), weekday evening rates (or Saturday/Sunday rates (Sat / Sun). Plans may or may not charge different rates dependiday of the week you place a call. Different plans may have different cut-off times. For exa may consider the daytime to be 7:00am to 7:00pm, while another may consider it to be 8:0 You will need to visit a given plan's information page in order to get that information. You clicking on the name of the plan in the "Calling Plan" column. For calling card plans we his less variance between these times and, therefore, list only the DAY rate seperate from ot

Per Call Surcharge: It is not uncommon for a calling card provider to charge you a small use a calling card. This fee is in addition to the per-minute rates charged for the duration o charges a per call surcharge, you will be charged that fee plus the cost of the phone call ea call using the calling card.

Payphone Surcharge: It is not uncommon for a calling card provider to charge you a sma use a calling card from a payphone. This fee is in addition to the per-minute rates charged call. If a provider charges a payphone surcharge, you will be charged that fee plus the cost each time you place a call using the calling card.

Calling Plan Information Pages

A Bell Tolls maintains a Calling Plan information page for each long distance calling plan listed o pages are designed to supplement our rates tables by supplying you with more detailed informatio plan. Below is an explanation of the features and terms used on these pages. Most underlined (hyp when clicked with your mouse, will display an additional browser window with our glossary defin

Per-Minute / Minimum Monthly Charges Table: This table is similar to our rates comp

Advertised vs. Actual: Many telecommunications providers "advertise" great rates such as "5 cents a no monthly fees." The numbers listed in the Advertised column represent these claims. However, ther charges that seem to mysteriously appear on your phone bill once you sign up for one of these "great" the Actual column are A Bell Tolls' attempt to provide an accurate estimate of the true cost of a call wi do this we include additional carrier specific fees such as the PICC, USF, and other surcharges that are carrier.

Minimum Monthly Charges: This column indicates the minimum amount you will have to pay each include <u>PICC/USF</u> Fees, <u>Monthly Service Charges</u>, <u>Monthly Minimum Usage Charges</u>, and any other f charge you each month for using its service. Basically, expect to pay at least this much per month even phone call. Please note that additional taxes and fees may be applied by either or both the long distance service provider. These taxes and fees may increase the actual minimum amount charged to you per m depending on your local and long distance service providers. Visit our <u>Understanding Monthly Charge</u> information about this.

Day / Time Per-Minute Rates: Most long distance service providers break up any 24 hour or 7 day w classifications. These may include weekday daytime rates (Day), weekday evening rates (Night), and Saturday/Sunday rates (Sat / Sun). Plans may or may not charge different rates depending on what time place a call. Different plans may have different cut-off times. For example, one company may consider 7:00am to 7:00pm, while another may consider it to be 8:00am to 5:00pm. On our plan pages, we ident of a telephone call for each of these classifications. If a plan has rates that change depending on the len charges a different rate for the first minute than all other minutes, the different rates will be identified a

Odd Table On The Right: This table includes a variety of calling plan specific informatio explanations of the terms in this table:

USF Percentage: This refers to the Universal Service Fund charge. Some telecommunications provide percentage of your total cost of calls and other service fees. This number represents the percentage use the provider chooses to calculate it in this way. This fee may also appear as a flat per-month charge. Vi Monthly Charges page for more information.

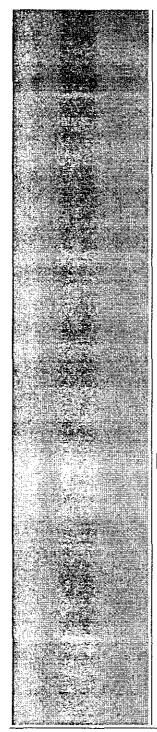
Minimum Call Length: Some telecommunications providers require that each call be at least some mi minutes in length. The provider will charge you at for at least this minimum length of time independen lasted that long or not. This is a very common tactic used by <u>dial-around</u> service providers.

Billing Increment: This identifies the time increment used to determine the length of a call. Providers or per 6-seconds or some other time increment.

One-Time Enrollment Fee: Some telecommunications providers charge a one-time fee to sign up for

Monthly Minimum Charges Table: This table identifies the fees and charges that make up the Mini you will owe for this plan. To best understand the terms and charges in this table please visit our <u>Unde</u> Charges page.

Intra-State Rates Boxes: When the downward facing arrow is selected using your mouse, box will display the Intra-State calling rates for this plan. Simply select the state in which and the rate will appear to the right of the state name.



Interstate Calling Card Rates Boxes: When the downward facing arrow is selected using drop-down list box will display the interstate calling card rates and fees for this plan.

Per Call Surcharge: It is not uncommon for a calling card provider to charge you a small fee each tim This fee is in addition to the per-minute rates charged for the duration of a call. If a provider charges a will be charged that fee plus the cost of the phone call each time you place a call using the calling card

Payphone Surcharge: It is not uncommon for a calling card provider to charge you a small fee each ti card from a payphone. This fee is in addition to the per-minute rates charged for the duration of a call. payphone surcharge, you will be charged that fee plus the cost of the phone call each time you place a

International Rates Boxes: When the downward facing arrow is selected using your mou list box will display the international calling rates for this plan. Simply select the country i interested and the rate will appear to the right of the state name.

Tollfree Rates Boxes: When the downward facing arrow is selected using your mouse, thi box will display the tollfree rates and fees for this plan.

Special Notes About This Plan: This section includes any special information about a pla may not be covered by our standard reporting tables.

Estimated Charges For Generalized Calling Patterns: This section offers several tables phone charges based on some very generalized calling patterns. There are directions for us Calling Plan information page.

Plan FAQ: This section includes commonly asked questions and answers.

Local Phone Bill: Your long distance bill will appear as a section on your local telephone ser Separate Bill: You will receive a seperate bill in the mail from the long distance provider. Credit Card: The long distance provider will bill directly to a credit card. A paper bill may b Online: Your bill is either posted on a secure web site or emailed to you and generally billed

Special Promotions: This section includes information about any special promotions relat

Consumer Advice

A Bell Tolls believes that informed consumers are the best consumers. With this in mind, look for ways to provide you, the consumer, with helpful knowledge about the telecommu The following pages are designed to help you make sense of this often confusing world.

- How To Save On Your Long Distance Bill
- How To Read Your Phone Bill
- **Understanding Monthly Fees And Charges**
- How To Change Long Distance Telephone Companies Avoid PRE-Paid Calling Card Scams
- **Disaster Planning Telecom Information**
- A Bell Tolls' Glossary



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Consumer Advice



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HELP, ME! Consumer. advice to help (make sense 🥪 🕆 of it all. AWAY FROM 🤴 HOME? Calling Card :: Rates WANT. UPDATES? Subscribe to 2 A Bell Tolls Newsletter : and the second The American Express **Platinum Cash** Rebate Card rp to 2% Cash back **3.9%** bitro click here 🔻 Cards

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OUR RATES DISCLAIMER - PLEASE READ

Welcome to A Bell Tolls impartial rates comparisons pages. Please understand that by continuing information you agree that you have read and understood our disclaimer presented below.

Consumer Advice

A Bell Tolls is not a telecommunications provider. We list the rates provided to us by telecomm providers as a public service to help consumers make the best decisions when choosing a long dist In an effort to educate consumers, some carriers have agreed to financially support this free servic happens in the following way. When a customer decides to sign up with one of these carriers, if th through A Bell Tolls we receive financial support. However, we DO NOT give any priority to the when listing rates and services. If a plan mentions A Bell Tolls or claims to be sponsored by A Be simply means that we act as an agent to enroll people in that plan. This role is one of a referral ser representative of that company.

We at A Bell Tolls pride ourselves on being unbiased in our presentation of data. Towards this en every effort to make the user aware of which companies do support this venture. For a complete li companies that choose to support A Bell Tolls click here. You can help keep A Bell Tolls availabl up for one of these carriers through the links on our rates tables.

As a company, A Bell Tolls, LLC strives to provide honest and accurate information. If we believ provider to be fraudulent or to offer an unacceptable level of customer service, we will not list it. are not responsible for the actions or practices of any of the providers listed on our site. WE STR ADVISE all customers to use discretion when changing any telecommunications service. Please v page for further information.

While A Bell Tolls strives to keep its database as accurate as possible, there is no guarantee as to t accuracy, or comprehensive quality of the information contained within. If you find information t outdated/incorrect, we appreciate if you let us know via e-mail so we can make an effort to check

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Our Home

Free Long Distance Rate Comparisons

Consumer Advice

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May 5, 2000	Home Compare Rates	Consumer Advice	Nei	vsletter	About Al	<u>3T</u>
HELP MRI Consumer advice to help	Illinois In	trastate Long Di	stance I	Rate Co	mparis	son
make sense of it all	<u>View Top 10 Plans</u>		Need Help Reading Our Table			
AWAY FROM HOME? Calling Card Rates	Please note: you can crick on a column header to sort the cata according to a column Click of the plan name for more detailed information about that the					nc.
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UPDATES? Subscribe to A Bell Tolls Newsletter	Working Assets 5 Cents Evenings	\$6.99	5:00∉	5,00€	5.00¢	5.
What's better	Excel Telco Choice Presubscribed	\$2.39 \$2.39	5.00¢	5.00¢	5.00¢	5 5
than credit?	Excel Teleo Choice Dialaround - (1)	0-10-297) 1: \$0.86	5.00¢	5.00€ ¹ 2	5.006	5.
Cash	Buyers United - Standard	35.98	5.12¢	5.12¢	5.12(°)	5.
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GTC Telecom Single-line business internet Bundle	56.45	8 00%	6.00€	6.00€	6.
GTC Telecom Residential Credit Card Billed	\$1,50	6.00¢	6.00ž	6.00€	6
GTC Telecom Residential LEC Bill	\$3.45	6.00¢	6.00¢	6.00¢	6.
GTC Telecom Residential Credit Card Billed Internet Bundle	\$6.45	6.00¢	6.00€	6.00∉	6.
1 Illinois intrasiate Pians	Minimum Monthly Charge	<u>Day</u>	<u>Eve</u>	<u>Sat</u>	2
GTC Telecom Business	\$6.45	6.00¢	6.00¢	6.00¢	6.
GTC Telecom Business - 251	\$272.26	6.00¢	6.00¢	6.00¢	6.
Buvers United - Saver	\$5.98	6.17¢	6.17 <i>6</i>	6.17¢	6.
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Earthiones Green Saver	\$5.99	8.00¢	8.00¢	8.00¢	8.
Acculing Onickling Internet Billing	\$1.00 31.00	8.222	8.22¢	8.22¢	